



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 12, Issue 2

Spring 2014

New Triad Program

The number of people with dementia is increasing. Sometimes these people drive or walk away from home and are unable to find their way back. Triad is about to establish a program to help get these persons back home.

Caregivers can fill out a form providing a contact name and number for the individual, a personal description, places where the individual is most likely to go, and a description of a vehicle that he/she might be driving (if any). A deputy from the sheriff's office will take a digital picture of the person. This information will be used to create a confidential file on the person with dementia.

Should the person be missing from home, the information will be sent to police departments around the state. If the caregiver wishes, the information can also be sent to television stations so the public can help look for the person, too.

If you are interested in participating on behalf of a person with dementia, contact the Waldo County Sheriff's office at 338-2040 or stop by the new sheriff's office building just off Miller Street in Belfast. The forms will also be available at the Triad table at Family Wellness Fair on Saturday, April 12 at the Troy Howard School on Route 52 in Belfast.

National Drug Take-Back Day

Saturday April 26 is the next National Drug Take-Back Day. If you have unwanted drugs in your home, this is a way to get rid of them and to be assured that they are disposed of properly. The drugs can be prescription or over-the-counter medications. Liquids and needles cannot be accepted.

Between **10:00a.m. and 2:00p.m.** you can drop medications at:

Belfast Police Department
112 Church Street

or

Searsport Police Department
3 Union Street

If you cannot make it on that day, Triad has a secure drug collection box in the lobby of the new sheriff's office. You can drop unwanted drugs in that box during office hours weekdays between 8:00a.m. and 4:00p.m.

This box is designed to accept prescription and over-the-counter medications. It does not take needles or liquids. Medications left here are also disposed of properly.

You help prevent accidental use or theft of drugs and help maintain water quality by leaving your unwanted medications at National Drug Take-Back day or in the Triad box.



Current Scams Inside

Waldo County Triad is a partnership of citizens, law enforcement, and other local organizations dedicated to the improvement of the safety of older Waldo County residents through education and service.

See How They Are Scamming Us Now!

Yellow Pages Scam

Local businesses have been receiving recorded phone messages from what is said to be Yellow Pages Online. The call offers a one-year premium Yellow Page listing for \$849.99 and if the offer is accepted right away, there will be a discount of \$250. About a year later, businesses are receiving calls saying that the payment for the service has not been received and the company will settle for a lower amount before the bill goes to a collection agency.

Of course, these companies never did accept the offer but the scammer hopes that enough time has passed that the person will question their memory and pay. The reduced amount is small enough that some busy business persons will just pay it. That is the scammers real plan.

Caller Id Spoofing

Mainers are getting calls where the Caller ID says the call is from a local court. The caller says the person has unpaid fines and that the fine can be paid with a credit card.

With modern technology, people can change the outgoing caller ID name and number so it reads to be anyone they wish it to be. In this scam, the same person may be calling around the state using the outgoing name and number of a local court. When making the next call in another area, the scammer can just change the name and number that will appear in your Caller ID box. To the person getting the call, it appears as if the call is really coming from a local court while it may be from anywhere.

The Maine court system wants the public to know that a court does not call to ask you to pay a fine and they do not ask you for your personal information over the phone. Whoever is making these calls is just trying to get your credit card information - the number and the security code for your credit card. Don't get fooled by this scam.

Social Security Scam

A reader reports that he got a letter from the Social Security Administration stating that his address had been changed as he requested through the online service. He **had not** made any changes. He called Social Security and was told that in spite of the fact that he said he had not made the changes, he had to appear in Rockland in person at the Social Security office to correct it. Obviously, it was easy for someone to change his address but harder for him to correct it. The address was changed back and a block put on the account so information could not be changed unless the real recipient actually showed up to make alterations.

The man received notice two days later that someone had tried to change the direct deposit information so it would go into a different account. Now there was a block on the account, no changes could be done online.

This man also got a notice from his Part D Medicare insurer that his address had been changed. Unless he called to verify the change, his policy would be cancelled.

While this reader was in line at the Rockland Social Security office, the man ahead of him was reporting a very similar situation with an online change of his address and other information. If you get a letter from Social Security or Medicare, be sure to read it. Even if it says you used their online services and you did not, it may very well apply to you. Someone may have been trying to help himself to your Social Security funds or Medicare healthcare services. Protect yourself!

Thank you!

Waldo County Triad wishes to thank its partner **Univ. of ME Cooperative Extension** for helping to keep printing and mailing costs lower so Triad can serve more Waldo County seniors.



More Scams

Medical Alert Scam

Another reader reports receiving a phone call offering a free medical alert pendant. If she signed up now, she would receive \$3,000 in coupons to a variety of businesses. Monthly monitoring charges would be \$34.95. The reader asked for the phone number to call back and she was given a California number.

Genuine businesses selling medical pendants and bracelets do not make phone calls to drum up business. If you live in Maine, you do not want a monitoring service from California. And what is that about the coupons if you sign up? Doesn't that sound like a gimmick?

Most likely, this is another scammer trying to get a credit card or bank account number. They will probably say that it is for the monitoring service and they will directly take the \$34.95 from your account each month so you don't have to bother to send a check. In reality, there may be no monthly monitoring service at all, just another effort to get access to your accounts for their personal use. The Better Business Bureau reports this scam as nationwide now and that the business name given is sometimes that of a legitimate medical alert service.

If you want to have a medical alert device, there are several local vendors. You might try Spectrum Generations at 338-1190 or one of the regional security companies that sell alarm systems. You know that these are real businesses set up to provide real services.

Grove Cemetery Chapel

- Private Services
- Non-denominational
- Family can make own arrangements

Call Steve Boguen at 338-2264

Scam Regarding Bank of America

Another reader provided Triad with a letter that he received via e-mail. It says that it is an official notice from Bank of America and must be treated with urgency.

The letter says that during regularly scheduled account maintenance, an error was detected in the information provided to the bank for the transfer of funds into this person's account. The reader was directed to verify his credentials in order to avoid funds from going astray. Upon submission of corrected details, \$2 million U.S. dollars would be entered into the account.

The changes that are required are:

- Account Holder's Name
- Account Number
- Routing Number
- Home Mailing Address
- Phone Number
- Bank Name
- Bank Address
- Bank Phone Number
- Bank Toll-free Number
- Full Details of your Equity Line of Credit

The logo appears to be that of Bank of America. The address and phone number on the letterhead are correct. However, when you read the actual letter, it contains numerous grammatical errors and some of the sentences are hard to read. It would seem that English was not the first language of the person sending the letter.

This is one more instance of someone trying to get another's personal financial information. By the time the reader had provided all the information requested in this letter, the recipient would know how to access his money. It would now be possible for the scammer to go into the account provided and take any money in there. Know that banks will not send e-mail messages to get personal information.

Even More Scams

Small Credit Card Charge

The Better Business Bureau reports that there is a scam that bets on the fact that many consumers do not check their credit card statements all that carefully. Recently many people who did review it, found a charge of \$9.84. It read that the charge was made at a website with which they were unfamiliar. When they checked out the website, and it is not a business but claims to offer "Customer Support." The site says that any purchase made from their company will refund 100% of your payment if you are not satisfied and the site provides a phone number and e-mail address.

Scammers have gotten the numbers from these credit cards and are using them to make small charges. The recent victims were all charged \$9.84 but scammers may charge a different small amount. The plan behind this is that most of the people who notice the charge won't bother to investigate it and credit card companies won't bother to go after a business that makes such small charges.

Those persons who have called the "consumer support" number have been assured that the charge would be removed but they are scammers and the charge does not go away.

If you get a charge like this that you know that you did not make, call your credit card company and request a new card. The current number has been stolen and the scammers are likely to be back for more.



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Smart Phone Apps

Smart phones can be used to put many useful tools in your hand but there can be a downside. The Federal Trade Commission is warning that a flashlight app's privacy policy had been deceiving users into sharing their geographic location and device information with advertising networks and other third parties. "Brightest Flashlight Free" is one of the apps doing this and that app has been downloaded over 10 million times.

The privacy policy of the company making the app says that they collect your location. They don't tell you that they collect it once you open the app even before you have decided whether or not to download it. They also do not tell you that they sell this information to third parties. The Federal Trade Commission now requires the company to accept no information until the consumer agrees to the terms allowing the collection, use, and sharing of geographic location and device information and actually downloads the app.

It is not always easy to tell if an app is going to collect your information or how they will use it. The Better Business Bureau makes the following suggestions to smart phone users before they download an app:

- Research a company and apps before downloading. Check user reviews.
- Read the full privacy policy (called "Permission Screen" on Android phones).
- Opt out of location sharing when prompted.
- Periodically check all privacy settings on your smart phone and keep them set as high as you can without altering the functions of your apps. (Some apps such as maps need the geographic location in order to work.
- Update your apps when new ones come out as they often fix problems with earlier versions.
- Delete apps you no longer use.



A Service to Know About - Spectrum Generations

Spectrum Generation in Waldo County is located on Merriam Road in Belfast, just off Route 137 (Waldo Avenue). They provide an array of services to older and handicapped people. Here are a few:

Resources to Answer your Questions and to Connect You with Services

Staff can help with questions about Medicare and other insurances, services available from programs (veterans, state, federal and local programs), and help with staying at home. They offer a consumer helpline Monday through Friday from 8:00a.m. to 4:30p.m. to answer your calls. The helpline number is **1-800-639-1553**.

Meals on Wheels - provides nutritionally balanced meals for homebound individuals. This is available to any homebound person who is 60 or older or a person with a disability that makes them unable to prepare a meal. Meals are brought to the home by a volunteer. Donations are accepted for the meals.

Adult DayBreak - This is a day care option for people who are 60 or older or disabled. It offers a safe environment with qualified staff, nutritious meals and a variety of social activities. There is an hourly fee at the center and flexible hours to fit individual needs.

Caregiver Support - Taking care of a friend or family member can be a long, lonely journey. Spectrum Generations offers coaching to caregivers and helps to provide them with information and to connect them to resources to assist them. This can help with caregiver isolation and burnout.

Home Care - This program provides services to people who want to stay and/or recover at home and need help to do that. Services can be for as little as two hours per week or as much as 24-hour service 7 days per week. The staff is trained, certified and bonded to deliver:

- Homemaking
- Meal Preparation
- Laundry
- Shopping/Errand Services
- Companionship
- Gentle Guidance and Medication Reminders
- Transportation to Appointments
- Toileting and Incontinent Care
- Assistance with Walking and Transferring
- Bed-bound Care
- Overnight Care

Solutions to Living at Home Alone

Through its Bridges Home Care program, people can be safer at home alone with technological assistance. They offer a medical alert system where a person presses a button on a pendant to get someone to help them in an emergency. They also offer a medication reminder device where a message comes on at a given time to let a person know that it is time to take a medication. Each of these is available at a monthly fee.

Healthy Living Education Programs

Periodically, Spectrum Generations offers workshops on healthy aging. There is also the annual Healthy Living Expo. This year it will take place on June 6. Call for more information.

If you would like to know more about the services of Spectrum Generations, you can call them at **338-1190** or at their toll-free helpline **1-800-639-1553**.



Elder Abuse is domestic violence.

For help or information call
NEW HOPE for WOMEN.

1-800-522-3304



Triad Notes

Family Wellness Fair

See what many area agencies and organizations are offering in the way of improving and maintaining health. Be sure to visit the Triad table while you are there.

Date: Saturday, April 12

Time: 10:00 to 1:00p.m.

Place: Troy Howard Middle School, Belfast (Lincolnvile Ave., Route 52)

Give a Triad Newsletter to a Friend

This newsletter of Waldo County Triad is free to **residents** age 50 or older (\$5 to residents outside the county). It is issued every three months to help keep people aware of current scams plus area activities that may be of interest. If you would like to add a name, call toll-free: **1-866-426-7555**

If you would prefer to read the newsletter online, we can let you know when an edition has been posted. To do this, send your e-mail address to:

waldocountytriad@yahoo.com

Donations to Waldo County Triad

You can help Triad to keep older persons safer in their homes and communities with a donation in any amount. Triad is an all-volunteer organization working to:

- avoid fraud victimization,
- improve emergency response time,
- improve fire/carbon monoxide safety,
- improve walking safety along roadways, and
- reduce hypothermia
- for people 50 and over.

To help, send your gift to:

Waldo County Triad
PO Box 125
Belfast ME 04915

For more information, call Triad toll-free at:
1-866-426-7555

File of Life

Triad offers the File of Life. It includes packets in two sizes and each holds health information. The larger File is intended to be posted on your refrigerator door. Waldo County emergency responders know to look for the File there.

The smaller packet, contains the same health information and is designed to fit in a wallet so that your health information is with you when you are away from home. For your free File of Life, call Triad toll-free at: **1-866-426-7555**. In the event of an emergency, ambulance personnel will not have to search for your medications and list of health issues.

Hannaford/Edwards Cards Help Triad

Triad sells Hannaford grocery cards and gets 5% of the value of each card to help carry out its work. Cards are available in amounts of \$25 or \$100, and can be redeemed for that amount of merchandise at any Hannaford or Edwards store. Cards can be purchased as follows:

Belfast: YMCA at the Active Older Adult Lunches
--- April 30, May 28, & June 25 from
10:30 a.m. to 12:30 p.m.

Unity: Pat Clark at **948-5610**

For more information, call Joyce at **338-2062**.

Triad 911 Cell Phones

Triad offers free cell phones that can be used to dial 911. If you travel or walk alone or feel you could be in a position to need help some time, call your local police department or the Waldo County Sheriff's office at **1-800-660-3398**. An officer will deliver a free 911 cell phone to you and make sure that it works at your home. A charger and a spare battery will be included. (The phones work only for dialing 911, not for any other calls.) If you do not have a cell phone or if you want an extra one to place where you might need it, this can be a great opportunity to get you help if you should happen to need it.



Community Opportunities

YMCA Active Older Adult Luncheons

These luncheons are free to those 60 and older. Donations are accepted. Registration is required at least one week in advance of meal by calling:

338-4598.

Date: Wed. - April 29, May 28, June 25

Time: 11:30 a.m.

Place: YMCA, Lincolnville Ave., Belfast (Route 52)

Retired Senior Volunteer Program

RSVP has opportunities for older persons interested in volunteering. If you would like to know about the current volunteer positions in organizations in the area, call Cheryl at:

974-2432.

Driver Safety Course

The AARP Driver Safety course for those 50 and older is usually offered each spring and fall. For more details or to get on the list to be notified of coming classes, call Paul Sheridan at:

338-0350

Family Caregiver Education & Support

If you are a caregiver, you are invited to the monthly education and support group sessions offered by the Waldo County Home Health and Hospice. Feel free to drop in at the time of any scheduled session.

Date: 1st Thurs. - April 3, May 1, June 5

Time: Noon to 1:00 p.m.

Place: Office of Home Health & Hospice

More information: call Margie Spencer-Smith
930-2500 ext. 4795

Rides to Doctor Appointments

The Belfast City Police Department offers rides to medical appointments from a Belfast location to a Belfast doctor's office and return.

Passengers must be able to get into and out of the vehicle. To schedule a ride, call:

338-2420

Community Case Management

This is an ongoing program of Waldo County General Hospital for people with heart failure or chronic obstructive pulmonary disease.

Participants learn to live more comfortably, to require fewer hospital visits and to reduce complications and symptoms. For more information, call Jo-Ann at **930-6733.**

Cancer Support Group

For those with cancer plus family and friends

Date: 2nd Wed. - April 9, May 14, June 11

Time: 4:45 to 6:15 pm

Place: Belfast Free Library, 3rd Floor
Conference Room

More Information: Call Margie Spencer-Smith
930-2500 ext. 4795.

Stretch Around

This is a basic physical activity program offered by hospital volunteers. Drop in. A new participant needs to sign a form stating that the doctor has approved exercise, and to give emergency contact names and numbers.

Date: Every Monday & Friday

Time: 1:00 pm

Place: St Margaret's Church, Court St, Belfast

More information: call Jo-Ann at **930-6733.**



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Waldo County Triad is a partnership of
seniors, law enforcement, and local organizations dedicated to
improving the safety of people 50 and older in their homes and communities
through education and service.

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Waldo County Triad programs are open to all regardless of race, color, national origin, gender, or disability.

To change your mailing address, add another name to this mailing list, or to remove
your name from this list, call Waldo County Triad toll-free at 1-866-426-7555

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